

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
290 Federal Plaza, P.O. Box #9013
Central Islip, NY 11722-9013

IN RE:

CASE NO: 8-09-73715-ast

Frank D Ciminelli

114 Spray Street
Massapequa, NY 11758

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-0923

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on May 22, 2009; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Kenneth Kirschenbaum (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: August 25, 2009

s/ Alan S. Trust
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0207-8
Case: 09-73715User: spliego
Form ID: 262Page 1 of 1
Total Noticed: 18

Date Rcvd: Aug 25, 2009

The following entities were noticed by first class mail on Aug 27, 2009.

db +Frank D Ciminelli, 114 Spray Street, Massapequa, NY 11758-6836
smg +Diana Adams, Office of the United States Trustee, Long Island Federal Courthouse,
560 Federal Plaza, Central Islip, NY 11722-4456
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
6214716 At & T Universal Card, P.O. Box 44167, Jacksonville, FL 32231-4167
6214717 Bank Of Amercia, P.O. Box 15726, Wilmington, DE 19886-5726
6214718 +Bk Of Amer, Pob 17054, Wilmington, DE 19884-0001
6214722 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
6214724 First Equity, P O Box 23029, Columbus, GA 31902-3029
6214725 +Ucs/citi, Po Box 6241, Sioux Falls, SD 57117-6241
6252363 +Yellow Book USA, c/o RMS Bankruptcy Recovery Services, P.O. Box 5126,
Timonium, Maryland 21094-5126
6214726 Yellow Book, Inc., 2560 Renaissance Boulevard, King Of Prussia, PA 19406-2673

The following entities were noticed by electronic transmission on Aug 25, 2009.

6214716 EDI: CITICORP.COM Aug 25 2009 15:48:00 At & T Universal Card, P.O. Box 44167,
Jacksonville, FL 32231-4167
6214717 EDI: BANKAMER2.COM Aug 25 2009 15:48:00 Bank Of Amercia, P.O. Box 15726,
Wilmington, DE 19886-5726
6214718 +EDI: BANKAMER2.COM Aug 25 2009 15:48:00 Bk Of Amer, Pob 17054, Wilmington, DE 19884-0001
6214719 +EDI: CAPITALONE.COM Aug 25 2009 15:48:00 Cap One, Po Box 85520, Richmond, VA 23285-5520
6214720 EDI: CHASE.COM Aug 25 2009 15:49:00 Cardmember Service, P.O. Box 15153,
Wilmington, DE 19886-5153
6214721 EDI: CHASE.COM Aug 25 2009 15:49:00 Chase, P.O. Box 78420, Phoenix, AZ 85062-8420
6214722 +EDI: CITICORP.COM Aug 25 2009 15:48:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
6214723 EDI: DISCOVER.COM Aug 25 2009 15:49:00 Discover Fin, Po Box 15316, Wilmington, DE 19850
6327900 EDI: RMSC.COM Aug 25 2009 15:48:00 GE Money Bank, c/o Recovery Management Systems Corp.,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2009

Signature:

